

2004

NATIONAL REGISTER OF HISTORIC PLACES REGISTRATION FORM

This form is for use in nominating or requesting determinations of eligibility for individual properties or districts. See instructions in "Guidelines for Completing National Register Forms" (National Register Bulletin 16). Complete each item by marking "x" in the appropriate box or by entering the requested information. If an item does not apply to the property being documented, enter "N/A" for "not applicable." For functions, styles, materials, and areas of significance, enter only the categories and subcategories listed in the instructions. For additional space use continuation sheets (Form 10-900a). Type all entries.

1. Name of Property

historic name Citizens Bank of Vidalia
other names/site number

2. Location

street & number 117 S.E. Main Street
city, town Vidalia (n/a) vicinity of
county Toombs code GA 279
state Georgia code GA zip code 30474

(n/a) not for publication

3. Classification

Ownership of Property:

- private
- public-local
- public-state
- public-federal

Category of Property

- building(s)
- district
- site
- structure
- object

Number of Resources within Property:

	<u>Contributing</u>	<u>Noncontributing</u>
buildings	1	0
sites	0	0
structures	0	0
objects	0	0
total	1	0

Contributing resources previously listed in the National Register: 0

Name of related multiple property listing: n/a

4. State/Federal Agency Certification

As the designated authority under the National Historic Preservation Act of 1966, as amended, I hereby certify that this nomination meets the documentation standards for registering properties in the National Register of Historic Places and meets the procedural and professional requirements set forth in 36 CFR Part 60. In my opinion, the property meets the National Register criteria. () See continuation sheet.

Elizabeth A. Lyon
Signature of certifying official

12/6/91
Date

Elizabeth A. Lyon
State Historic Preservation Officer,
Georgia Department of Natural Resources

In my opinion, the property () meets () does not meet the National Register criteria. () See continuation sheet.

Signature of commenting or other official

Date

State or Federal agency or bureau

5. National Park Service Certification

I, hereby, certify that this property is:

- entered in the National Register
- determined eligible for the National Register
- determined not eligible for the National Register
- removed from the National Register
- other, explain:
- see continuation sheet

entered in the
National Register

Alouise Byers 1/22/92

for
Signature, Keeper of the National Register Date

6. Function or Use

Historic Functions:

COMMERCE:financial institution

Current Functions:

COMMERCE:business

7. Description

Architectural Classification:

LATE VICTORIAN:Decorated Vernacular Victorian

Materials:

foundation brick
walls brick
roof composition
other

Description of present and historic physical appearance:

The Citizens Bank of Vidalia is located along S.E. Main Street, in the city of Vidalia, Toombs County, in southeast Georgia. The building is a one-story, attached, commercial structure, with a flat roof, a brick foundation, and brick load-bearing walls. The bank was constructed c. 1901 by W. T. Jenkins, as the first bank of Vidalia.

The Victorian-era influenced front facade features elaborate brick corbeling, a central pediment, battlements, segmentally arched display windows and entranceway, multi-pane stained-glass transom windows, and granite trim.

The rear of the building also features a segmentally arched window and doorway. The door has a transom window which tilts open, and a wooden screen door. A brick chimney with decorative corbeling remains.

The interior is an open commercial space with a rear partition, an elaborate pressed metal ceiling, pine window and door surrounds, simple wood baseboards, a single wood four-paneled door, plaster walls, and heart-pine wood floors. A fireplace with an Eastlake patterned mantelpiece, tongue-and-groove wainscoting, and a beaded board ceiling remain in the rear room. A small bathroom is located in the back corner.

Hexagonal sidewalk pavers are in front of the building. A delivery alley is located at the rear.

The building is located along a block of one- and two-story commercial buildings in downtown Vidalia. The building continues its commercial use as a children's clothing store.

8. Statement of Significance

Certifying official has considered the significance of this property in relation to other properties:

nationally statewide locally

Applicable National Register Criteria:

A B C D

Criteria Considerations (Exceptions): N/A

A B C D E F G

Areas of Significance (enter categories from instructions):

Architecture
Community Planning and Development
Commerce

Period of Significance:

c. 1901

Significant Dates:

c. 1901

Significant Person(s):

n/a

Cultural Affiliation:

n/a

Architect(s)/Builder(s):

n/a

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Significance of property, justification of criteria, criteria considerations, and areas and periods of significance noted above:

Narrative statement of significance (areas of significance)

The building is significant in architecture as an excellent, intact example of an early 20th-century commercial building in a small Georgia town. The single story commercial building is presumably the first brick building in Vidalia. The building illustrates a local interpretation of an important historic building type--the commercial storefront building. Architectural features include a front facade with decorative brick corbeling, battlements, arched display windows with patterned lights, an interior pressed metal ceiling, heart-pine floors, pine moldings, and wainscoting. A wooden Eastlake detailed fireplace mantel with simple chamfered pilasters, corner blocks, and sawtooth design ornamentation remains. The building is more elaborately and finely detailed than most small-town commercial buildings in Georgia, as well as in Vidalia, befitting its status as a bank.

The building is also significant in commerce and community planning and development as the first bank in Vidalia and was important in the early commercial growth of the city. The bank was organized by W. T. Jenkins, the founder of Vidalia, and operated during a period of rapid growth and development in the city and served the financial needs of Vidalia's residents. The building served as the bank until 1913 when the bank moved to a larger building less than a block away. The structure was then used for various commercial purposes, ranging from mercantile establishments to a credit office. This one-story, brick commercial structure is typical of the type of building used in many of Georgia's small towns during the turn-of-the century.

National Register Criteria

The Citizen Bank of Vidalia meets Criteria A as the first bank of Vidalia established by the city's founder W. T. Jenkins. Jenkins the owner of a turpentine company, founded the bank in 1901. The bank met the financial needs of a growing community, and contributed to town's prosperity as an early 20th century railroad town. The building continued to serve in various commercial capacities after the bank moved to a larger building in 1913. The structure is typically of the size and type of building used as a newly organized bank--beginning small in one-story structure and later moving to larger quarters as the business grew.

The Citizens Bank of Vidalia meets Criteria C in that it possesses the architectural elements of the "Decorated Vernacular Victorian." The

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building also illustrates the ornamentation used for one of Vidalia's important commercial structures. These features are embodied in the materials and details of the front facade. The brick building exemplifies Victorian era design features with large segmentally arched front windows, a segmentally arched front door, stained glass transoms, brick corbeling, and glass and wood paneled double entrance doors. The interior retains the original pressed metal ceiling, heart-pine floors, wood moldings, and Eastlake patterned fireplace mantel. The vernacular design provides a good example of the typical characteristics used for a bank building in a small Georgia town during the turn-of-the century.

Period of significance (justification)

c. 1901 - construction date of the bank.

Contributing/Noncontributing Resources (explanation, if necessary)

1 - contributing building

Developmental history/historic context (if applicable)

The town of Vidalia began in 1890 with the coming of the Savannah, Americus, and Montgomery Railroad, although settlement of the area now known as Toombs County dates from as early as the late 1700s. W. T. (Warren Thompson) Jenkins (1861-1944), credited as the founder of Vidalia, came to Georgia from Robeson County, North Carolina in 1889. After obtaining financial support from Jim McNatt, carefully selecting a site, and recruiting workers from North Carolina, he set up his turpentine business near the center of present-day Vidalia in 1890. The train stop was initially known as "Jenkins Station" in his honor, but soon became Vidalia. The town began to grow as lumber, saw mills, and other businesses located near the railroad. By 1900, Vidalia's population had reached 478.

W. T. Jenkins appears to have gotten into the banking business quite by accident in the midst of all his other activities, according to his granddaughter, Katherine Jenkins Lovvarn. It seems that Jenkins bought an iron safe and placed it in the commissary he had recently opened for his turpentine workers. A Mr. Mosley is said to have asked the purpose of the safe, and Jenkins replied that it was for keeping the small amount of money he had on hand since the nearest bank was about 85 miles away in Savannah. Mosley then asked if he could store his modest savings in the safe as well. Jenkins agreed, thinking Mosley had several hundred dollars at most. Mosley surprised Jenkins when he returned the next day with more than \$7,000 in gold coin. Although Jenkins asked that Mosley not tell anyone about their arrangement, word quickly spread. Soon Mosley's brother and many

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others had their money stored in the iron safe. Jenkins kept track of the safe's contents by issuing a receipt for each deposit as it was made. Since most of the money was in gold coin, and no one ever made a withdrawal, the safe was quickly filled with other people's money. Jenkins called everyone together to explain the situation and offered to deposit the money in a bank in Savannah. They approved the idea and understood that they would need to give him several days notice if they wanted to withdraw any money.

Despite the new arrangement, people continued to bring Jenkins money. By 1901, he had written so many receipts that he decided Vidalia should have its own bank. The Citizens Bank of Vidalia was organized by the following incorporators: W. T. Jenkins, George N. Matthews, J. W. Poe, M. Leader, A. J. Williamson, L. D. Williamson, S. B. Meadows, J. F. Cook, J. M. Meadows, J. E. Schumpert, Dennis Durden, T. G. Poe, W. F. Peacock, and Morgan Howel. They signed the application for a bank charter on March 7, 1901 which was granted eight days later. W. T. Jenkins became president with George N. Matthews as vice president, and J. E. Schumpert as cashier. Although the charter application states that the bank had capital of \$25,000, Ms. Lovvorn recalls that the doors opened with a \$50,000 capitalization and deposits totaling in excess of \$350,000. The deposits made previously with Jenkins account for most of the latter amount. When the new bank opened, he simply sent deposit slips to everyone.

Citizens Bank of Vidalia purchased two parcels of land in Vidalia from J. F. Cook on May 6, 1901 for \$2,000. The tracts fronted on the Seaboard Air Line Railway right-of-way along Southeast Main (Railroad) Street, with the site of the new bank measuring 71 feet along the northern boundary (railroad right-of-way) and extending 105 feet to the south.

The Citizens Bank building is believed to have been erected circa 1901, although no record of the bank's construction nor its original furnishings has been located. The single story commercial structure is also said to be the first brick building in Vidalia. The bank was no doubt an impressive structure when it was first completed with its pedimented parapet, stained-glass transoms, corbelled brickwork, granite courses, pressed metal ceiling, plaster walls, and wood floors. The large front room served as the bank lobby while the smaller room at the rear probably was the president's office. A section of reinforced flooring discovered in the back room during rehabilitation suggests the possible location of the bank vault.

Citizens Bank appears to have thrived during the first years of the 20th century. According to an official statement issued on November 9, 1905, the bank had paid-in capital stock of \$21,000 with surplus

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funds of more than \$7,000 and loans and discounts totaling in excess of \$80,000. The bank's success reflects the rapid growth of Vidalia. By 1910, Vidalia boasted a population of 1,776, a nearly four-fold increase since 1900, thus making the city one of the fastest growing communities in Georgia. At least four railroads served Vidalia by this time: Seaboard Air Line; Macon, Dublin & Savannah; Millen & Southwestern; and Georgia & Florida, with a total of fourteen passenger trains per day.

Apparently Citizens Bank had outgrown its first home on Southeast Main Street (Railroad Avenue) by 1913 for in that year it moved less than a block away to a large, two-story building on the corner of Church and Southwest Main (Railroad) streets. The stylish, classically influenced structure attested to the prosperity of Citizens Bank, recognized not only as Vidalia's first bank, but also as the first bank chartered between Cordele and Savannah on the Seaboard Air Line.

Vidalia had three banks in 1916, all of which were serving the city's estimated 3,500 residents well, as evidenced by bank clearings of ten million dollars for the year. Citizens Bank remained the largest with its capital stock of \$50,000, followed by The First National Bank of Vidalia (\$35,000) and The Bank of Vidalia (\$25,000). Officers for Citizens Bank in 1917 were W. T. Jenkins--president, J. E. Schumpert--vice president and cashier, V. B. Herring--assistant cashier, and T. C. Smith--bookkeeper. The directors had changed little since the bank's organization sixteen years earlier. An advertisement in the 1917 Vidalia City Directory claimed that Citizens Bank is "one of the oldest and strongest banking institutions in this section of the state." The bank's motto was "Strength, Stability, Service," and it went on to boast in the ad that:

"We handle over ten million dollars of satisfactory business for our customers annually, and will handle yours in the same satisfactory way, if it takes an extra force."

Apparently Citizens Bank was well aware of the importance of advertising and public relations. The bank even gave away oil-cloth book sacks to local students.

In time, Citizens Bank came to operate principally for cotton buyers. This proved to be its downfall. With the deterioration of the cotton market in the 1920s, Citizens Bank closed voluntarily after paying off all depositors.

The Citizens Bank of Vidalia sold its original one-story building and an adjacent lot located immediately to the south of the bank to N. A. Rosansky on February 1, 1913 for \$7,000. Rosansky and his business

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partner, M. Leader, were Jewish immigrants from Poland who came to Vidalia early in its history. They had established a mercantile business in 1897. By 1917, Leader and Rosansky Department Store was acknowledged, as "one of the largest and best equipped in this section of the state." The former Citizens Bank building is thought to have been used as part of their mercantile operation. The 1913 Sanborn Fire Insurance map of Vidalia shows a single story millinery shop on the site in the middle of a commercial block comprised of dry goods, grocery, drug, and general stores, a restaurant, bank, and other businesses.

The 1917 Vidalia City Directory contains two small advertisements for businesses located at 116 Railroad Avenue, East: Mrs. M. A. Carter's Dry Goods, Notions and Ladies' Ready-to-Wear, and Mrs. A. Pinholster's Millinery. The 1924 Sanborn map is much more general than the earlier map, indicating a "store" on the site as well as in almost all the structures in the block. Long-time residents of Vidalia recall that a millinery shop with a beauty parlor in the rear were located in the building until about the mid-1930s.

Rosansky and Leader apparently mortgaged the property and an adjacent lot also with a brick store building, according to a quit claim deed from Rosansky's daughter, Mrs. Annie Bauman, to Mrs. Mary Donovan dated May 21, 1936. It is believed that Mrs. Donovan loaned Rosansky and Leader some money using the Railroad Avenue property as collateral. When the loan was not repaid, or possibly in settling her father's estate, Mrs. Bauman gave up her claim to the property. At the time of the transfer, Vidalia Supply Company and a shoe repair shop occupied the buildings.

Mrs. Donovan's daughters, Mrs. W. A. Chapman and Mrs. J. B. Warthen, next owned the subject property. They transferred the lot specified in the deed as 116 Southeast Main Street to their brother, George A. Donovan, on October 4, 1954. The deed states that the Vidalia Production Credit Association had formerly leased the brick building, while the National Farm Loan Association was its current tenant. The building housed the Mademoiselle Beauty Shop later in the 1950s and/or 1960s. The property also served as the presidential campaign headquarters for Lyndon Johnson in 1964 and as storage for Amoco Oil Company as late as 1979.

In 1978, Mrs. Rose Gray Donovan inherited the subject property from her late husband, George Donovan. Mrs. Donovan conveyed the property to her daughter, Avalo Donovan Hill, by a warranty deed dated November 15, 1979.

Rose M. Ledford, the current owner, purchased the property from Avalo Hill on June 15, 1987 for \$15,000. The most recent tenant had

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been a Buck Stove retailer. Mrs. Ledford completed a sensitive rehabilitation of the structure in March 1988, which today houses Lauren's Closet, a resale children's clothing shop.

9. Major Bibliographic References

Ledford, Rose M. and Nail, Robin B. "Citizens Bank of Vidalia."
Historic Property Information Form, November 9, 1990. On file at
the Office of Historic Preservation, Atlanta, Georgia.

Previous documentation on file (NPS): () N/A

- preliminary determination of individual listing (36 CFR 67)
has been requested
- previously listed in the National Register
- previously determined eligible by the National Register
- designated a National Historic Landmark
- recorded by Historic American Buildings Survey #
- recorded by Historic American Engineering Record #

Primary location of additional data:

- State historic preservation office
- Other State Agency
- Federal agency
- Local government
- University
- Other, Specify Repository:

Georgia Historic Resources Survey Number (if assigned):

10. Geographical Data

Acreage of Property less than one acre.

UTM References

A) Zone 17 Easting 366960 Northing 3565320

Verbal Boundary Description

The property boundary is indicated by a heavy black line on the attached tax map.

Boundary Justification

The proposed boundary follows the current legal boundaries and encompasses the rectangular lot on which the building sits.

11. Form Prepared By

name/title Lisa Raflo, National Register Specialist
organization Office of Historic Preservation, Georgia Department of Natural Resources
street & number 205 Butler Street, S.E., Suite 1462
city or town Atlanta **state** Georgia **zip code** 30334
telephone (404) 656-2840 **date** December 5, 1991

(HPS form version 10-29-91)

United States Department of the Interior
National Park Service

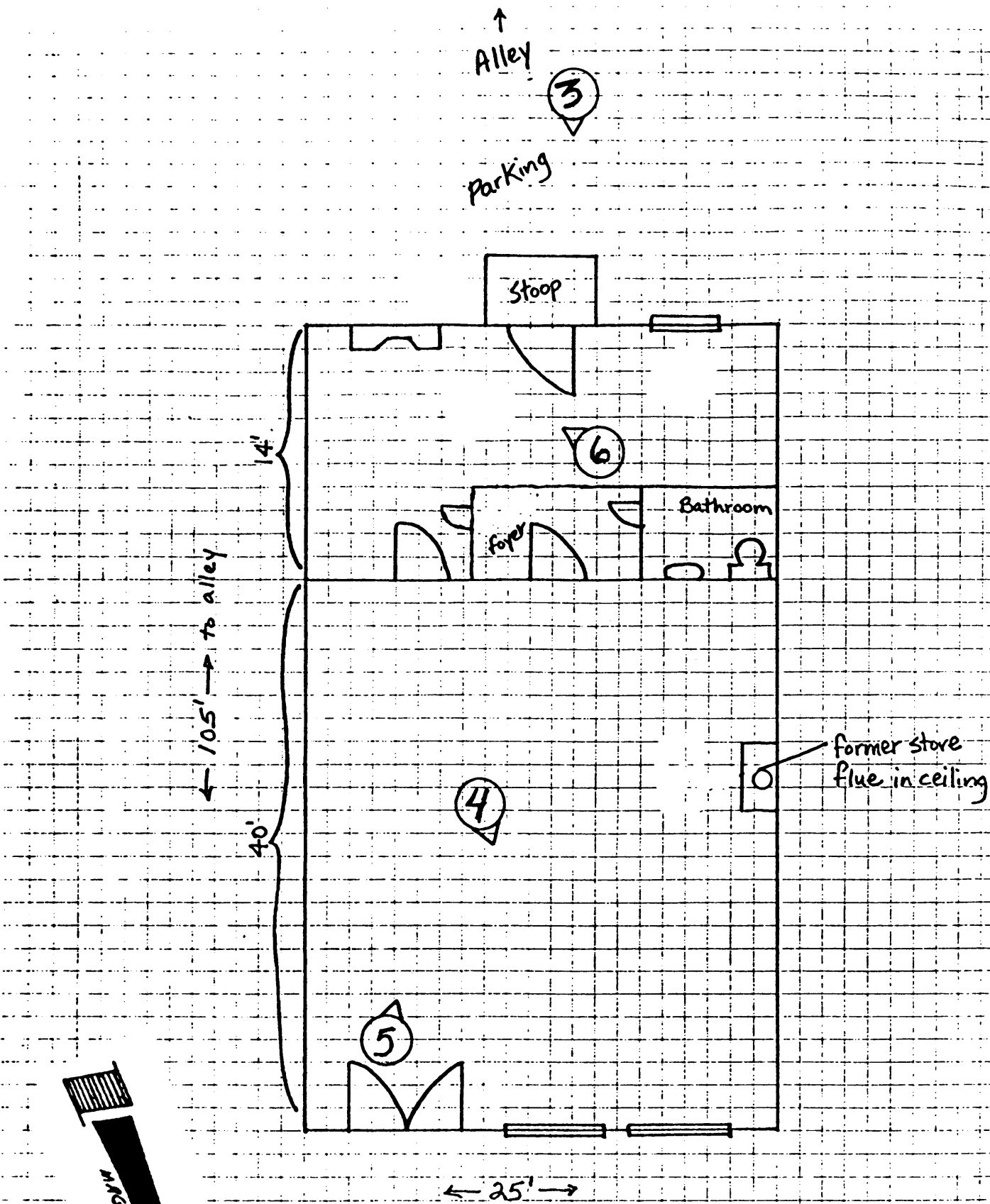
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Photographs

Name of Property: Citizens Bank of Vidalia
City or Vicinity: Vidalia
County: Toombs
State: Georgia
Photographer: James R. Lockhart
Negative Filed: Georgia Department of Natural Resources
Date Photographed: January, 1991

Description of Photograph(s):

- 1 of 6: Front facade; photographer facing west.
- 2 of 6: Streetscape view; photographer facing northwest.
- 3 of 6: Rear facade view; photographer facing north.
- 4 of 6: Interior view of front windows; photographer facing north.
- 5 of 6: Interior view of front room; photographer facing south.
- 6 of 6: Interior view of back room, rear entrance, fireplace mantel; photographer facing south.



Citizens Bank of Vidalia, Vidalia,
Toombs County, Georgia

Sketch Map

Scale: none
Photographs indicated by: ○



MAGNETIC NORTH

Citizens Bank

Citizens Bank of Vidalia, Vidalia,
Toombs County, Georgia

Boundary Map

Boundary:

Scale: 0"-----100'

ST

163

188

181

160

STRAIGHT

229 230

2

260

261

215

277

219

220

223

249

250

268

269

272

259

274

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